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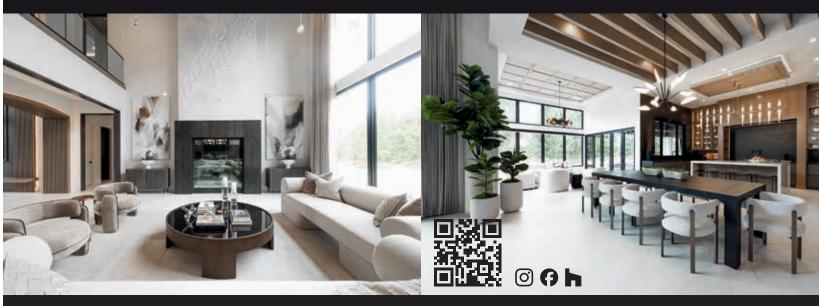
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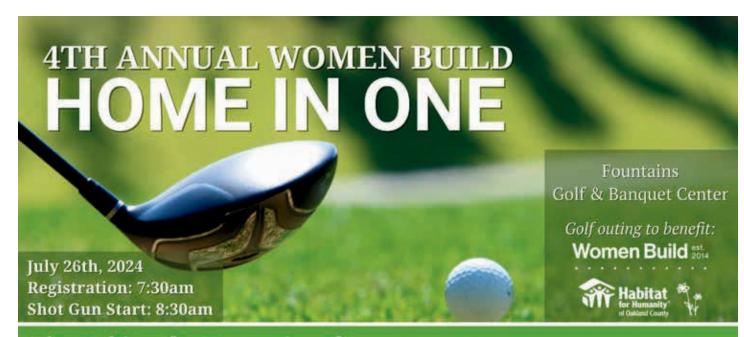
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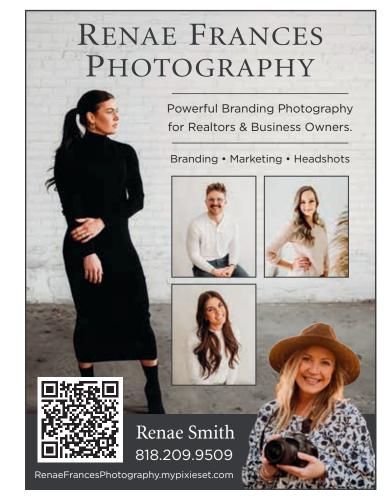
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TABLE OF CONTENTS







Producer Simjanoski



Cini Darii



26 WAYA: We Ask You Answer



28 in the Business Jeff Reiter



36 Nikki



Spotligh Pamela Owen

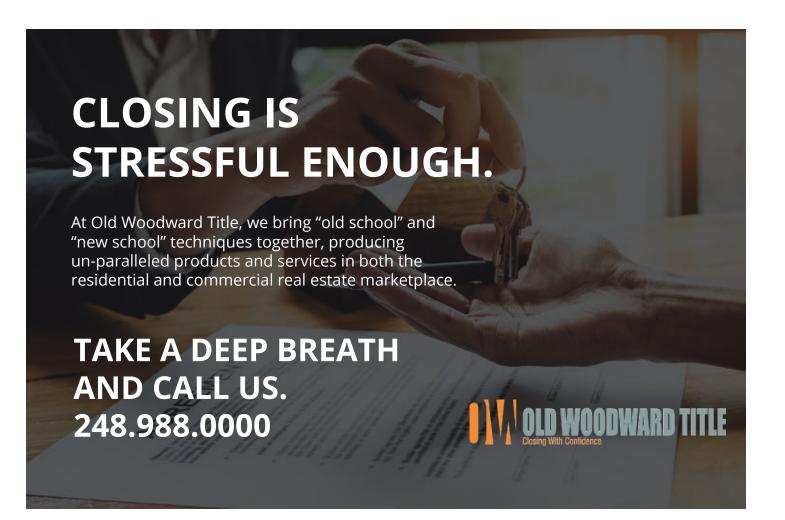


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Top producer By Robbyn Moore Photos by Sasha Marceta with Skyview Experts TSINJANOSKI

USING THE POWER OF CONSISTENCY TO REACH NEW HEIGHTS

For Vic Simjanoski, consistency and hard work have been the essential tools that have boosted his achievements to the next level. Year after year, he has challenged himself to form good habits while committing to long-term goals. With this mindset, he developed the skills and knowledge necessary to take his career to new heights. "It's important to remember that success doesn't happen overnight," Vic said. "It takes time, dedication and perseverance. I was able to see big results by chipping away at small, everyday tasks and objectives."

Vic's work for the past seven years at DOBI Real Estate has paid off with an impressive career volume totaling over \$135 million — \$21 million of which he did in 2022. He has earned numerous awards including the DOBI Top Dog Award 13 times, DOBI Top Agent GCI, DOBI Broker's Choice Award, Top 300 REALTORS® in Oakland County and Hour Detroit All-Star Real Estate for the top 5% REALTORS® since 2017.

In 2021, Vic was featured as an up-and-coming agent in Real Producers magazine. Since then, he has been consistent with his attention to detail and team-building. "Over the course of the past year, I have doubled my business while maintaining a smaller team," he shared. "I achieved this growth by becoming proficient in dealing with various types of transactions, deals and people. I prioritize fostering meaningful relationships with both current and past clients, regularly communicating with them through a variety of channels such as personal conversations, coffee meet-ups, lunch meetings and even handwritten cards. By consistently investing in these relationships, I have been able to establish a network of satisfied clients who are eager to refer me to their friends and family."



Apart from his consistent work plan, Vic attributes his success to his altruistic nature and unwavering determination to approach each day with a positive attitude. "Staying consistent can be tedious and boring, but it's the key to driving my business each year," he said. "My willingness to help others is a critical aspect of achieving success. I am eager to share my knowledge and help as many agents as possible. I also keep in mind that this is a full-time job. Full-time work means a full-time paycheck; part-time work means a part-time pay check. You get what you put into it."





Vic has a remarkable ability to maintain composure, even in high-pressure situations. Similarly, he strives to provide solutions that exceed his clients' requirements and aspirations. "Believe in yourself and your determination," he suggested. "My work is not just about making money but about leaving a lasting legacy for myself and my family. True success is measured by how many people you have helped to become better."

Vic is a multilingual speaker, fluent in Macedonian, Croatian, Serbian and English. Despite being 40 years old, Vic decided to make a career change after closing and selling his family's manufacturing business. "That experience taught me that life can change in an instant, and nothing is guaranteed," he shared. "However, I also learned that it's never too late to discover your passions and pursue them with conviction and purpose."

Beyond Vic's passion for real estate, he also sponsors a scholarship program for young students who are unable to afford private school. In his free time, he enjoys playing golf and soccer. However, Vic's highest priority outside of business is to create meaningful memories with his wife, Jeanine, and their children — Lucas and Isaac.

For Vic, there are few things as rewarding as helping new agents navigate the complex landscape of the real estate industry. As a real estate professional, he is driven by a desire to help the next generation of agents succeed. At DOBI, he leads the VS Group — a team of two agents, Jaimie Seitz and Nicollette Naser, who are early in their careers. "My mission is to coach, educate and inspire these individuals, helping them reach their full potential and become top-performing agents," he said. "Through teamwork and collaboration, we leverage each team member's unique strengths to achieve greater success together."

Ultimately, the heart of Vic's business is to build strong relationships with people. "By treating everyone with respect and prioritizing my clients' needs, I can work collaboratively with even the most challenging agents to achieve a shared goal and get deals closed," he said. "Being respectful is a pillar to success and should be shared by everyone in a transaction."





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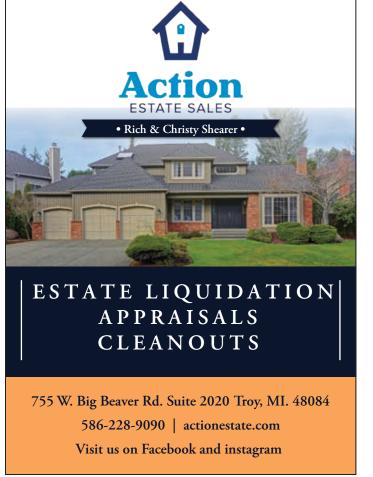
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Rachael Cini DARIN

Rachael Cini Darin, an associate broker with CENTURY 21 Sakmar & Associates, is not the average real estate professional. With a career spanning four years, Rachael has quickly made a name for herself in the industry, boasting an impressive career volume of \$68 million alongside her father, Phil Cini, as part of the Phil Cini Realty Group. Last year alone, the dynamic duo achieved a remarkable \$28 million in total volume, a testament to their dedication and expertise.

Rachael's hard work and dedication have not gone unnoticed, as she has received numerous accolades, including the Multi-Million Dollar Agent award, the



prestigious Double CENTURION® Award, and the President's Award in both 2021 and 2022. This past September, on Maltese American Heritage Day, she was also recognized by Senator Darrin Camilleri as the winner of the "Spirit of Malta" award. This award is given to the individual who exemplifies the Maltese values of loyalty, perseverance and hard work. They also give their time and talents freely, and help whenever possible to celebrate the Maltese culture and keep the traditions alive.

Rachael's journey to becoming a successful agent wasn't straightforward. She initially obtained her salesperson license in 2019 with the intention of helping her father part time while she was working in the media industry. Her background in advertising — where she collaborated with major brands on marketing strategies — made her a valuable addition to the real estate world.

The pivotal moment in Rachael's career occurred in February of 2020 when her media company underwent a significant restructuring, leading to the acceleration of her transition to real estate. Losing her job may have been traumatic at the time, but in retrospect, it turned out to be one of the most powerful blessings in her life.

Born and raised in the Rochester and Shelby Township areas, Rachael draws inspiration from her grandparents and great-grandparents, who emigrated from Germany and Malta to the United States in challenging times. Their unwavering work ethic and commitment to lifelong learning left a mark on Rachael, guiding her toward success.

Rachael's education is equally impressive, with a Bachelor of Arts in Communication from Michigan State University, a master's degree in marketing from Walsh College, and a broker's license.

These educational achievements have equipped her with the knowledge and skills necessary to excel in the competitive real estate market.

As a mother and wife, Rachael knows the importance of balance. She believes in the significance of maintaining equilibrium while navigating the ever-changing challenges that life throws at everyone.

Rachael's commitment to success has been fueled by a strong support system. Whether she was making a career change, going through pregnancy and postpartum recovery, or entering the world of real estate, Rachael had a network of encouraging individuals to uplift her and propel her forward.

Rachael's current passion lies in helping friends and family with their most crucial financial transactions. She finds immense fulfillment in assisting loved ones in finding their dream homes, selling family properties, or guiding them through the emotional process of handling estates.

Moreover, Rachael is passionate about ensuring that everyone has access to homeownership, as it has always been an integral part of the American Dream. She believes in creating avenues that make this dream a reality for all.

Because Rachael works with her father at the Phil Cini Realty Group, her team is a family affair. They are supported by





a group of dedicated professionals, including Janet Jaworski and Sherie Kury, and a talented marketing team headed by Candace Fradi. This collaborative environment allows them to provide comprehensive services, which makes their team unique and productive.

For Rachael, the most rewarding aspect of her business is being able to be a part of major life milestones for friends and family. It's a privilege to help individuals choose the perfect place to raise their family, sell their family home, or navigate the emotional process of selling a loved one's property.

As an agent, one of the challenges Rachael has faced is her age. Younger agents often have to overcome the misconception that seniority equates to expertise. In Rachael's case, she and her father have countered this by highlighting their vast combined

experience of over 50 years in advertising, marketing and sales.

Rachael envisions her real estate career as a path to personal success. It offers the flexibility she desires as a new mother and allows her to blaze her own trail while achieving her goals.

Success, in Rachael's eyes, is measured by the trust and referrals of past clients. Being honored to help multiple generations within the same family reflects the true essence of success in the real estate world.

Rachael's family — including her husband, Eric, and their 1-year-old daughter, Eliana play a significant role in her life. They enjoy spending time together, going for neighborhood walks, cheering on Michigan State University, watching Red Wings hockey, and visiting their parents.

When it comes to leisure activities, Rachael's interests extend beyond real estate. She runs a small Etsy store called "Petite Patriots," which offers apparel for small countries with big hearts, primarily focused on Maltese-themed apparel. A few customers of Petite Patriots have even been converted into real estate clients for Racheal!

Philanthropy holds a special place in Rachael's heart. She has been actively involved with the Maltese American Community Club in Dearborn and the Maltese American Benevolent Society. Her Maltese heritage is a source of pride, and her involvement in these organizations reflects her commitment to preserving her culture.

Rachael is more than just an agent: She's a dedicated professional, a loving mother, and a passionate advocate for homeownership and family values. Her journey from the media industry to the world of real estate is evidence of her determination and of the steadfast support of her family and friends. As she continues to make her mark in the real estate world, Rachael's commitment to helping others achieve their dreams remains at the forefront of her career.



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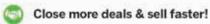
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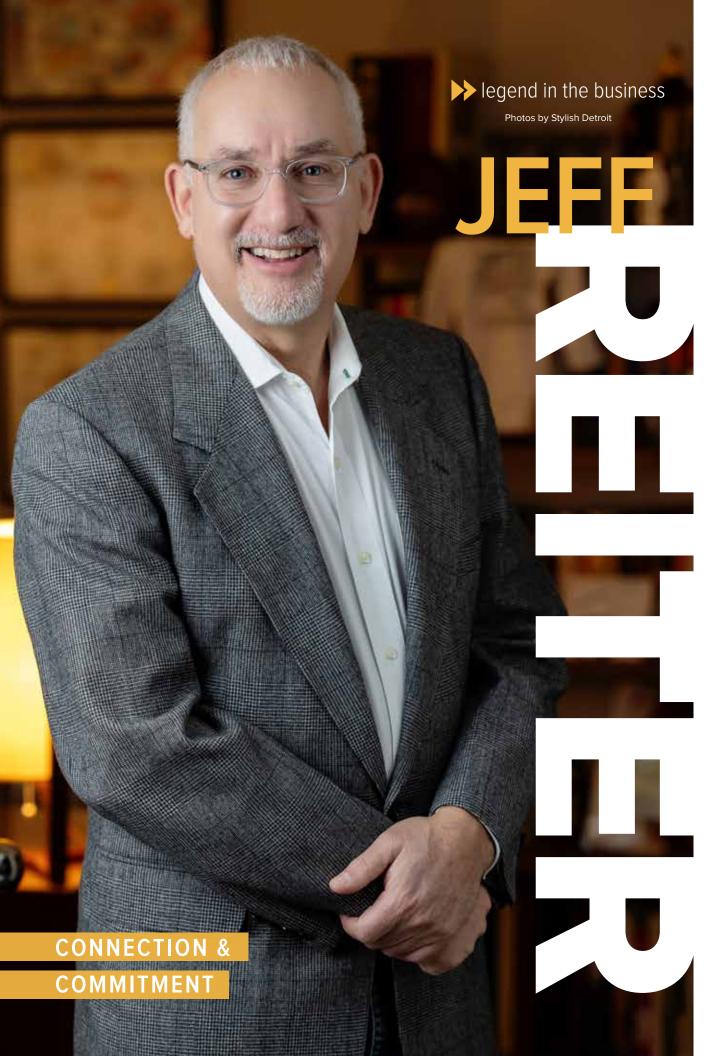
My absolute favorite summer vacation spot is Glen Lake, Michigan. Specifically, the direct waterfront on Little Glen. My mom is one of four kids, and every summer, the entire extended family would stay at a resort called Sunset Glen. Every family had their own cabin. I would get a whole week with my brother and seven first cousins on the beach with grandma and grandpa! Heaven on earth. The beauty of the northwest coast in the state of Michigan is hard to beat! My husband and I were married in Silver Lake, so that would be a close second!

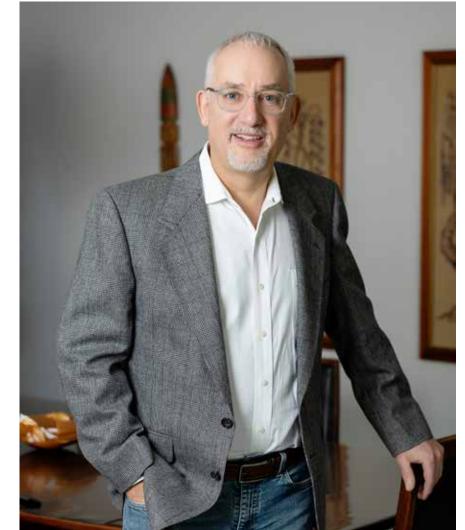


Our vacation home in Cheboygan — it's our gathering place for the entire family! We have beds for 13 people and four couches, so we can all vacation together! One hundred feet of waterfront and 42 miles on the inland waterway is heaven, and life is slower up there!

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Jeff Reiter, a seasoned agent with over three decades of experience under his belt, is a name synonymous with excellence in the real estate industry. As a proud member of the RE/MAX Nexus family, Jeff has amassed a wealth of knowledge and accomplishments, making him a true luminary in the field.

Jeff began his career in 1992 while completing his bachelor's degree at Oakland University and initially embarked on his real estate journey with a unique goal in mind — to master the art of real estate investing and house flipping. Although the initial spark for his career ignited from his desire to invest in real estate, it wasn't until he became a father in 1996 that he fully committed to real estate as his career path, embracing the responsibility of providing for his growing family, and dedicating himself to helping

everyone achieve the American Dream of homeownership.

Before stepping into the world of real estate, Jeff was a college student balancing academics with various jobs, including working at the fledgling WDFN sports radio. However, it was the transformative experience of fatherhood that became the driving force behind his decision to transition into full-time real estate. "Suddenly, I had two beautiful daughters in the world who I would have literally jumped in front of a bus for," Jeff said. "For the typically narcissistic 30-year-old male, that realization changed my life and how I viewed the world."

Jeff's upbringing played a significant role in shaping his character and work ethic. He acknowledges that his family members — particularly his father and sisters — influenced him profoundly.

Their work ethic, sense of civic duty, responsibility, and moral ethics served as guiding principles throughout his life.

Jeff's path has been defined by self-awareness and continuous improvement. He emphasizes the importance of honesty and self-reflection in all aspects of life — whether it's in real estate, as a father and friend, or simply as a human being. Jeff's unwavering commitment to humor and comedy adds a unique layer to his character, which he seamlessly incorporates into his business and personal life.

As an experienced agent and REALTOR®, Jeff is passionate about the investment side of real estate. He derives immense satisfaction from helping buyers build sweat equity and guiding them toward properties and areas with long-term appreciation potential. His affection for what he calls "sweet grandma" houses — those blank slates waiting for buyers to make them their own — is a testament to his dedication to his clients.

For Jeff, the most rewarding part of his career is witnessing the positive impact of his efforts on people's lives. He fondly recalls so many clients who purchased their starter homes with him, and later — thanks to that wise investment — were able to upgrade to larger homes to accommodate their growing families or needs. He takes pride in being a part of such success stories, knowing that his guidance played a role in helping clients flourish.

The road to success in real estate, however, is not without its difficulties. As a single operator in the field, Jeff tackles the balancing act of being able to provide personal, hands-on 24/7 service to all of his clients while preserving some semblance of a personal life. He aims to keep his annual sales in the range of \$7 to \$12 million, striking a delicate equilibrium between work and personal life.

Early in his career, Jeff struggled with building relationships with fellow

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SUDDENLY, I HAD TWO BEAUTIFUL
DAUGHTERS IN THE WORLD WHO I
WOULD HAVE LITERALLY JUMPED

IN FRONT OF A BUS FOR. 99

agents while also being competitors. His approach was straightforward: treat fellow agents as he would want to be treated. This philosophy allowed him to navigate the competitive landscape while fostering camaraderie with his peers.

Jeff's future in real estate includes continued involvement in the industry, even in retirement. He envisions transitioning into mentorship and training roles to help the next generation of agents.

In a threefold tie, Jeff's favorite aspects of being an agent are: forming connections with his clients, negotiating — whether it's helping clients win a competitive bid or assisting sellers in choosing the best offer — and finding a fantastic deal for a buyer, which never fails to give him a rush of satisfaction.

Outside of the real estate business,
Jeff's family takes center stage. He has
two daughters — Bailey and McKenna
— who have been instrumental in shaping his life. The Reiter family shares
a love for laughter, music and travel
— with adventures taking them to farflung places such as China, Africa and
Thailand. Family gatherings are marked
by lively activities, games, debates and,
of course, music and dance.

Jeff's love for music extends to his favorite books, music and movies.

Science-fiction books by authors such as Isaac Asimov captivate him, while 60s, 70s and 80s rock, pop, funk and Motown artists such as James Taylor, Billy Joel, Earth Wind & Fire, and The Who provide the soundtrack to his life. He's an avid movie buff as well, with

"Shawshank Redemption" topping his list of favorites.

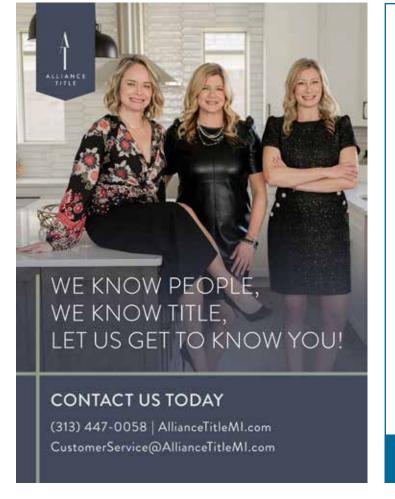
Beyond his career, Reiter is deeply committed to charitable causes. He supports the American Diabetes
Association (ADA) and is particularly involved in the Tour de Cure, inspired by his daughter's battle with Type 1 diabetes. To commemorate 30 years in real estate, Jeff donated to charities in his clients' names as a gesture of gratitude.

Outside of work, Jeff is a sports enthusiast, transitioning from tennis to pickleball as his body ages. Golf also holds a special place in his heart. Travel remains a constant source of excitement, with Chile on the horizon for his next trip. He is a passionate singer — but only in the shower and car — with

a sense of humor that shines through in his daily life, and soon, Jeff will get to experience being a grandfather.

In real estate, Jeff emphasizes the enduring importance of personal customer service. He acknowledges the role of technology but underscores that the heart of a successful real estate career lies in building personal relationships with clients, fellow agents, and even the next generation of clients.

Jeff is not just an agent: He's a mentor, a family man, and a source of inspiration for those fortunate enough to cross paths with him. As he continues his journey in this ever-evolving industry, his legacy of excellence, humor and compassion will undoubtedly leave a lasting imprint.





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32 · July 2024 Oakland County Real Producers • 33

RED Day

KW Domain Volunteers To Help Victims of Human Trafficking

Keller Williams Domain associates choose to "Give Where They Live" as part of RED Day, Keller Williams' annual day of service on Thursday, May 9, 2024, dedicated to renewing, energizing and donating to local communities.

As part of the RED Day effort, Keller Williams Domain spent the day with Hope Against Trafficking from 8 a.m. - 3 p.m. Hope Against Trafficking's mission is to create a safe place with restorative programming for survivors of human trafficking to rewrite the stories of their lives while also providing community education. Hope Against Trafficking follows a trauma-informed, victim-centered approach. This approach allows for individualized plans that offer the victims of human trafficking the opportunity to make informed decisions about the support they need to work through the impact of the crime and help them work toward identifying and achieving their personal goals. Keller Williams Domain volunteers assisted with spring cleaning, planted a community vegetable garden, and painted the interiors of some of the victims' homes.

"RED DAY is our favorite day of the year. RED stands for Renew, Energize and Donate. Every Keller Williams office, worldwide, shuts its doors on the second Thursday of each May to give back to the communities that we serve. RED DAY honors Mo Anderson's birthday, our current vice chairman of Keller Williams Realty Board of Directors, and our very first CEO of Keller Williams Realty. Mo









has taught us how giving back is a pillar of our culture, and together, we can make our world a better place. We enjoy spending the day together as an office, and the impact we make in our communities is overwhelmingly incredible. This year, dozens of our KW Domain Associates donated hours of manual labor to improve houses, lawns and community gardens for several women's shelters. It

is our absolute pleasure to help this group of women get a fresh start. We have a saying at Keller Williams Realty, 'Money is only as good as the good it can do,'" said Natalie Reed, Operating Principal at KW Domain.

Since May 2009, KW agents, leaders and associates have set apart RED Day to serve in a wide range of volunteer efforts with community and nonprofit partners to improve their cities and neighborhoods.

For more information about RED Day, visit https://headquarters.kw.com/red-day/ KW Domain, located at 210 S Old Woodward Ave., Suite 200, Birmingham and 6755 Telegraph Rd., Suite 200 in Bloomfield, MI. It is a full-service real estate firm with 220 sales associates. KW Domain is the #1 real estate office throughout all of Michigan for three consecutive years, rising quickly to the top after only being in business for seven years.

Austin, Texas-based Keller Williams, the world's largest real estate franchise by agent count, has more than 1,100 offices and 191,877 agents. The franchise is also #1 in units and sales volume in the United States.

Since 1983, the company has cultivated an agent-centric, technology-driven and educationbased culture that rewards agents as stakeholders. For more information, visit headquarters.kw.com



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34 · July 2024

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A Journey to Excellence

Nikki Trombley is synonymous with achievements, determination and steadfast dedication. A real estate agent and REALTOR® who boasts more than a decade of industry expertise, her path to real estate was anything but traditional; instead, it was driven by an unwavering resolve to forge a brighter future for both herself and her family.

Nikki's road to real estate began in her late teens when she worked as a receptionist for two different brokerages in 1988. Many years later in 2010, she was a single mom of two, and with the encouragement of her uncle and a close friend who had already established themselves in the local real estate business for over 20 years, Nikki decided to pursue her real estate license.

In March of 2011, Nikki took her first step into the world of real estate. She joined a large brokerage that offered excellent training and some amazing people. Initially, she juggled her real estate career part time while working full time to make ends meet. It was a challenging period, but with the support of family and friends, she persevered. Within days of joining the brokerage, her husband proposed, and they got married just four days later.

In 2012, Nikki made the pivotal decision to transition into full-time real estate, and didn't have to carry the financial stresses by herself. Her dedication and determination to succeed were unfaltering.





The following year, Nikki took another significant step, moving to her friend's thriving independent brokerage — the same friend who had provided such invaluable advice in the beginning stages of her career. This transition provided her with leads and introductions to industry professionals, giving her a strong start in the real estate business.

In February of 2015, Nikki embarked on her journey with Arterra Realty, becoming one of the first agents to sign on when they became a brokerage. This move marked the beginning of a successful partnership that has continued to thrive.

One of the notable milestones in Nikki's real estate career is when she went from an agent into an associate broker in 2016. This step opened up new horizons, allowing her to contribute her expertise in more significant ways. Then, in late 2022, Nikki assumed the role of broker for both Arterra Realty and Arterra Luxe, demonstrating her commitment to the growth and success of the brokerage.

Throughout her career, Nikki has achieved remarkable milestones. Notably, she was named the MVP of Arterra Realty in 2017 and received the distinction of selling the most units in August of 2022. Additionally, her very first year in the business earned her the title of Rookie of the Year (Runner Up) in 2011. "I'm pretty sure it was a made-up category, but I was so pleased that I was being recognized," Nikki said.

Apart from her professional accomplishments, Nikki has extended her contributions to the community. She served on the Grievance Committee for the Greater Metropolitan Association of REALTORS® (GMAR) from 2016 to 2022, taking on the roles of chairman in 2021 and vice chairman in 2021. She also actively serves on the Professional Standards Committee at GMAR.



Nikki's career has been defined not only by professional success but also by her pursuit of knowledge. She emphasizes the importance of education — for agents and clients alike. This dedication to learning is what keeps her at the forefront of the real estate industry.

Nikki's future dreams and goals are closely intertwined with real estate. It offers her flexibility and the ability to work from anywhere, aligning perfectly with her lifestyle and ambitions. She thrives on the excitement of helping clients achieve their real estate goals — whether it's their first home or their forever home.

For Nikki, success is synonymous with happiness. Her family plays a central role in her life, and they share a wide range of interests that include outdoor activities to card games and board games. Nikki's love for cooking has recently become a hobby, and she often explores new recipes with the help of social media.

Beyond her professional success, Nikki's philanthropic endeavors extend to supporting local dog rescues, reflecting her passion for these four-legged companions. She is a firm believer in being nice — not just in her business dealings but also in life. Nikki holds dear to the principle of taking a moment to think things over and not reacting impulsively.

Nikki's advice to aspiring real estate agents is grounded in the importance of communication, professionalism, and relationship-building. She emphasizes that the most challenging scenarios in real estate transactions can be worked out with patience and a level head.

Nikki is proof that hard work, determination, and a commitment to personal and professional growth can be achieved in the real estate industry. Her journey from a part-time receptionist to a successful agent and broker is inspiring. Through her experiences and accomplishments, Nikki embodies the essence of what it means to be a true professional in the real estate world. Her story is a reminder that success is not just about achieving financial milestones but, ultimately, about finding happiness and giving back to the community.





REDEFINING SUCCESS WITH PATIENCE & KINDNESS

hen properties come and go, and transactions are marked by fast-paced negotiations and competitive markets, it's refreshing to find someone like Pamela Owen from Keller Williams - Paint Creek, Somerset & Central.

agent spotlight

Photos by Paul Delmotte with INLAY Digital

Photos taken at Oakland Hunt

Model in Oakland Township

Pamela's journey in the real estate industry spans over 16 years as a licensed agent, with nine of those years dedicated to actively being a REALTOR®. Her career volume is an impressive \$41 million with a total volume of over \$8 million in 2022. Pamela's list of accolades includes an annual sales award every year from 2017 to 2022 from RE/MAX and a ranking in the Top 5% for Southeast Michigan by Hour magazine. She is also an active member of the National Association of REALTORS® (NAR) and holds designations such as the Accredited Buyer Representative (ABR), Seller Representative Specialist (SRS), and Certified Negotiation Expert (CNE).

Pamela's adventure into real estate wasn't a mere coincidence: It was a calling deeply rooted in her passion for residential homes and property values. She traces her interest back to her childhood in a small town in the north of England. "My dad had inherited some rental homes in our town from his great uncle," she explained. "I used to go with him to collect rents, and I saw how his interactions were professional but friendly."

This early exposure to the world of real estate instilled in Pamela a sense of professionalism and warmth, values that continue to guide her to this day. A high school teacher's encouragement and a commitment to higher education propelled her toward achieving her goals. Pamela studied business administration part time while working full time at a large international manufacturing company.

Pamela's life took a turn when she moved to Michigan in 1995 due to her husband's job. Her two boys, aged 7 and 4 at the time, necessitated her to work part time to ensure that she could be there for them after school, assist with homework, and attend their sporting activities. This experience highlighted the importance of work-life balance and solidified her desire for autonomy in her working life.

In 2004, Pamela began investing in real estate by focusing on single-family homes as long-term rentals. Her journey took a pivotal turn in 2010 when she began assisting a real estate broker who was successfully working



with banks, listing, and selling foreclosed homes. Pamela's initial part-time role evolved into a full-time commitment as she discovered her passion for all aspects of the real estate profession.

Between 2011 and 2014, Pamela's responsibilities expanded to include recommending marketing repairs and updates so that properties could maximize their appeal and value. As property values began to stabilize, she took a leap and set out to build her own business.

In a competitive and dynamic industry like real estate, there are always challenges to overcome. For Pamela, building her confidence and self-belief proved to be a significant obstacle. "My biggest challenge remains in self-promotion, because I grew up in a culture where this was frowned upon," she admitted. Despite these hurdles, her dedication to helping clients achieve their homeownership dreams has pushed her forward.

Pamela's definition of success goes beyond monetary figures. To her, success means "a feeling of being proud of what I do and what I have achieved. Having a strong sense of purpose and autonomy in my daily activities and schedules."

Outside of her thriving real estate career, Pamela

finds solace in her family and her hobbies. She shares her life with her husband, Mike, who is an engineer. Together, they enjoy traveling, entertaining, and tackling house projects. Their family includes two grown sons, William and Joshua — with whom they have built lasting memories — a daughter-in-law, Katherine (married to Will), and a very spoiled dog named Walter.

As for leisure activities, Pamela is an avid reader who enjoys novels and biographies. Her love for music has taken her to concerts, where she has seen artists such as Lewis Capaldi, Ed Sheeran, and Smokey Robinson. In her free time, she indulges in dog walking, gardening, reading, and spending quality moments with friends.

Pamela's road in real estate is a testament to the power of patience and kindness. Her dedication to her clients and her commitment to maintaining professionalism with a personal touch make her a standout in the industry. As she continues to evolve her business and her dreams of mentoring newer agents, Pamela is leaving a lasting mark on the world of real estate, defining success in her own unique way.



My biggest challenge remains in self-promotion, because I grew up in a culture where this was frowned upon.

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Here's what the top 500 agents in OAKLAND COUNTY sold

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29

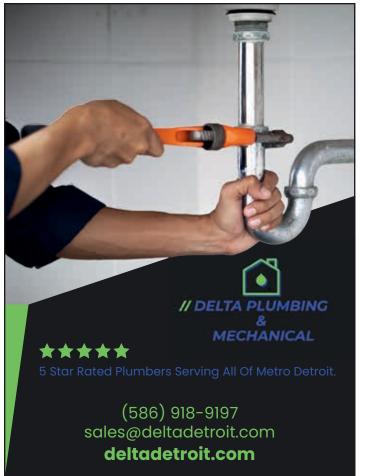
AVERAGE

\$11,918,366 **AVERAGE SALES VOLUME PER AGENT TRANSACTIONS PER AGENT**



Oakland County Real Producers • 51



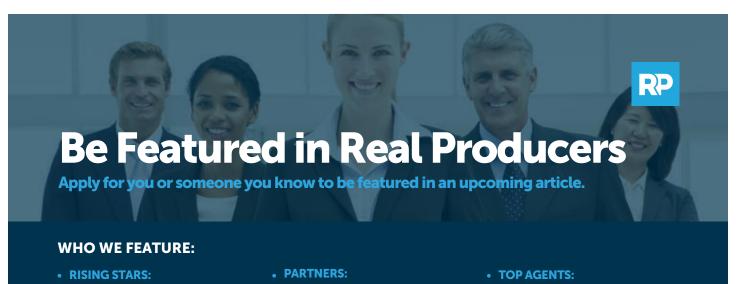












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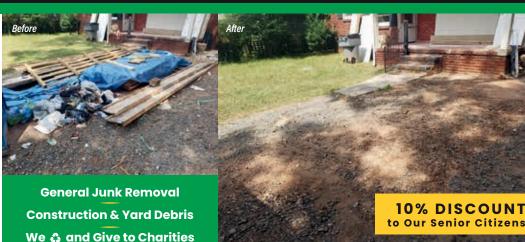








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